

Imaged Certificate of Notice Page 1 of 3
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

FILED
9/18/17 12:37 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:
VICTORIA R. URBANIAK

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-22792

Chapter 13

Related to Dkt. No. 112

ORDER OF COURT


AND NOW, this 18th day of September, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

Prepared by: Ronda J. Winnecour, Esq.

DEFAULT ENTRY

Dated: September 18, 2017



Gregory L. Taffonio jah
United States Bankruptcy Judge

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Victoria R. Urbaniak
DebtorCase No. 12-22792-GLT
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam
Form ID: pdf900Page 1 of 2
Total Noticed: 30

Date Rcvd: Sep 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2017.

db +Victoria R. Urbaniak, 3544 Bethoven Street, Pittsburgh, PA 15213-1018
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
 r +Re/Max Realty Brokers, 5608 Wilkins Avenue, Pittsburgh, PA 15217-1282
 13389190 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank, CitiCorps Credit Services/Attention: Cen, Po Box 20363,
 Kansas City, MO 64195)
 13451644 +City and School District of Pittsburgh, c/o Goehring, Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13451633 +County of Allegheny, c/o Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 13389189 +First National Bank of PA, c/o AAS Debt Recovery Inc, P.O. Box 129,
 Monroeville PA 15146-0129
 13389195 +First Natl Bk Of Pa, 3320 East State Street, Hermitage, PA 16148-3399
 13389198 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101
 13395551 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13541537 +PNC Bank, National Association, c/o Vitti & Vitti & Associates, P.C., 215 Fourth Avenue,
 Pittsburgh, PA 15222-1707
 13451134 +PNC Mortgage,, a division of PNC Bank,, National Association, 3232 NEWMARK DRIVE,
 MIAMISBURG, OH 45342-5421
 13451645 +Pittsburgh Water & Sewer Authority, c/o Goehring, Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13389201 +Pnc Bank, Po Box 3180, Pittsburgh, PA 15230-3180
 13389200 +Pnc Bank, Po Box 5570, Cleveland, OH 44101-0570
 13389202 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
 13389203 +Professnl Acct Mgmt In, Pam Po Box 391, Milwaukee, WI 53201-0391
 13389205 +Sprint, P.O. Box 660075, Dallas, TX 75266-0075

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 19 2017 02:50:29
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
 13389193 +E-mail/Text: kcarter@creditmanagementcompany.com Sep 19 2017 02:22:42 Credit Management Co,
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 13394263 E-mail/Text: mrdiscen@discover.com Sep 19 2017 02:21:54 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13389194 +E-mail/Text: mrdiscen@discover.com Sep 19 2017 02:21:54 Discover Fin,
 Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
 13444033 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Sep 19 2017 02:22:57 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13413539 +E-mail/Text: bncmail@w-legal.com Sep 19 2017 02:22:38
 KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121 SEATTLE, WA 98121-3132
 13396702 +E-mail/Text: bankruptcydpt@mcsmc.com Sep 19 2017 02:22:23 Midland Credit Management, Inc.,
 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 13389196 +E-mail/Text: bankruptcydpt@mcsmc.com Sep 19 2017 02:22:23 Midland Funding, 8875 Aero Dr,
 San Diego, CA 92123-2255
 13518799 +E-mail/Text: bknotice@ncmlc.com Sep 19 2017 02:22:33 National Capital Management, LLC.,
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
 13585575 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 19 2017 02:59:15
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
 cr City and SD of Pittsburgh
 cr PNC BANK, NATIONAL ASSOCIATION
 cr PNC MORTGAGE, A DIVISION OF PNC BANK, NA
 cr Pittsburgh Water & Sewer Authority
 cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
 MEMPHIS, TN 38125-1741
 13389191* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20507,
 Kansas City, MO 64195)
 13389192* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank Usa, Citicorp Credit Services/Attn: Centraliz,
 Po Box 20363, Kansas City, MO 64195)
 13413540* +KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121 SEATTLE, WA 98121-3132
 13389197* +Midland Funding, 8875 Aero Dr, San Diego, CA 92123-2255
 13389199* Nco Fin/55, Po Box 13570, Philadelphia, PA 19101
 13389204* +Professnl Acct Mgmt In, Pam Po Box 391, Milwaukee, WI 53201-0391

District/off: 0315-2

User: dkam
Form ID: pdf900

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Total Noticed: 30

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***** BYPASSED RECIPIENTS (continued) *****

TOTALS: 5, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor City and SD of Pittsburgh jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Louis P. Vitti on behalf of Creditor PNC MORTGAGE, A DIVISION OF PNC BANK, NA
tiffany@vitttilaw.com, louispvitti@vitttilaw.com;Jennifer@vitttilaw.com;loismvitti@vitttilaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Robert B. Marcus on behalf of Plaintiff Victoria R. Urbaniak attnyrobmarcus@yahoo.com
Robert B. Marcus on behalf of Debtor Victoria R. Urbaniak attnyrobmarcus@yahoo.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 11